Moscow Food Co-op
Profit & Loss Budget vs. Actual
April through June 2020

	Apr - Jun 20	Budget	$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
40000 · SALES				
40100 · DEPARTMENTAL SALES				
40110 · GROCERY	1,207,380.18	1,264,598.54	-57,218.36	95.5%
40120 · PREPARED FOODS	246,836.51	531,608.00	-284,771.49	46.4%
40125 · MOSCOW BAKEHOUSE	145,654.19	235,851.00	-90,196.81	61.8%
40130 · CAMPUS SALES				
401310 · CAMPUS GROCERY	142.43			
401320 · CAMPUS PREPARED FOODS	312.85			
401370 · CAMPUS PRODUCE	2.82			
40130 · CAMPUS SALES - Other	0.00	41,652.84	-41,652.84	0.0%
Total 40130 · CAMPUS SALES	458.10	41,652.84	-41,194.74	1.1%
40140 · WELLNESS	322,841.39	383,204.74	-60,363.35	84.2%
40160 · MEAT	234,408.15	213,627.00	20,781.15	109.7%
40170 · FRESH	376,559.08	345,150.00	31,409.08	109.1%
Total 40100 · DEPARTMENTAL SALES	2,534,137.60	3,015,692.12	-481,554.52	84.0%
40200 · SALES DISCOUNTS				
40205 · CO-OP SALES DISCOUNTS	-1,378.63	-3,463.00	2,084.37	39.8%
Total 40200 · SALES DISCOUNTS	-1,378.63	-3,463.00	2,084.37	39.8%
40800 · A/R SALES ACCOUNT	0.00			
Total 40000 · SALES	2,532,758.97	3,012,229.12	-479,470.15	84.1%
Total Income	2,532,758.97	3,012,229.12	-479,470.15	84.1%
Cost of Goods Sold				
50000 · COST OF GOODS				
50100 · PURCHASES				
50110 · GROCERY	811,542.04	826,458.05	-14,916.01	98.2%
50120 · PREPARED FOODS	126,517.89	208,874.00	-82,356.11	60.6%
50125 · MOSCOW BAKEHOUSE	44,315.08	84,113.00	-39,797.92	52.7%
50130 · CAMPUS PURCHASES				
501310 · CAMPUS GROCERY	1,997.74			
501320 · CAMPUS PREPARED FOODS	182.65			
50130 · CAMPUS PURCHASES - Other	0.00	26,116.33	-26,116.33	0.0%
Total 50130 · CAMPUS PURCHASES	2,180.39	26,116.33	-23,935.94	8.3%
50140 · WELLNESS	176,267.29	210,290.87	-34,023.58	83.8%
50160 · MEAT	182,123.15	153,811.00	28,312.15	118.4%
50170 · FRESH	243,241.99	227,800.00	15,441.99	106.8%
Total 50100 · PURCHASES	1,586,187.83	1,737,463.25	-151,275.42	91.3%
50200 · FREIGHT				
50280 · GENERAL	120.00	750.00	-630.00	16.0%
Total 50200 · FREIGHT	120.00	750.00	-630.00	16.0%
50400 · PURCHASE DISCOUNTS & REBATES	-21,185.90	-25,645.22	4,459.32	82.6%
50500 · HOLDING ACCOUNT	0.00			
50600 · INVENTORY ADJUSTMENT				
50610 · GROCERY	-19,266.52			
50620 · PREPARED FOODS	-2,993.97			
50625 · MOSCOW BAKEHOUSE	111.18			
50630 · CAMPUS INV ADJMT				
506310 · CAMPUS GROCERY	-1,931.54			
Total 50630 · CAMPUS INV ADJMT	-1,931.54			
50640 · WELLNESS	7,951.86			
50660 · MEAT	-10,516.96			
50670 · FRESH	2,899.06			
Total 50600 · INVENTORY ADJUSTMENT	-23,746.89			
Total 50000 · COST OF GOODS	1,541,375.04	1,712,568.03	-171,192.99	90.0%
Total COGS	1,541,375.04	1,712,568.03	-171,192.99	90.0%
Gross Profit	991,383.93	1,299,661.09	-308,277.16	76.3%
Expense				
60000 · PERSONNEL EXPENSES				
60100 · WAGES AND SALARIES				
60110 · GROCERY	68,380.16	58,171.54	10,208.62	117.5%
60120 · PREPARED FOODS	132,084.98	175,964.00	-43,879.02	75.1%
60125 · MOSCOW BAKEHOUSE	86,082.24	73,585.00	12,497.24	117.0%
60130 · CAMPUS	855.29	9,996.68	-9,141.39	8.6%
60140 · WELLNESS	19,133.19	27,973.95	-8,840.76	68.4%
60160 · MEAT	26,984.86	28,199.00	-1,214.14	95.7%
60170 · FRESH	33,391.71	31,755.00	1,636.71	105.2%
60180 · ADMIN & OVERHEAD	105,499.49	103,386.00	2,113.49	102.0%
60182 · FRONT END	64,381.48	75,305.00	-10,923.52	85.5%
60190 · PTO EXPENSE	30,902.59	41,730.91	-10,828.32	74.1%
60191 · HOLIDAY	6,559.69	0.00	6,559.69	100.0%
60192 · OVERTIME	2,134.09	0.00	2,134.09	100.0%
60194 · BONUSES & PROFIT SHARING	0.00	0.00	0.00	0.0%
Total 60100 · WAGES AND SALARIES	576,389.77	626,067.08	-49,677.31	92.1%
60200 · PAYROLL TAXES	38,677.07	47,079.68	-8,402.61	82.2%
60220 · MOSCOW BAKEHOUSE PR TAXES	7,649.85	6,817.00	832.85	112.2%
60230 · CAMPUS PAYROLL TAXES	79.61	937.63	-858.02	8.5%
60400 · WORKERS COMPENSATION INSURANCE	13,929.74	16,710.00	-2,780.26	83.4%
60500 · EMPLOYER RETIREMT CONTRIB EXP	4,789.45	6,300.00	-1,510.55	76.0%
60501 · RETIREMENT ACCOUNT EXPENSES	1,126.26	1,125.00	1.26	100.1%
60600 · MEDICAL & STAFF INSUR EXP	86,528.96	81,000.00	5,528.96	106.8%
60601 · HRA REIMB PLAN EXPENSES	5,366.66	1,650.00	3,716.66	325.3%
60800 · ACCRUED PTO EXPENSE	-1,200.25	0.00	-1,200.25	100.0%
60900 · STAFF EXPENSES				
60905 · HIRING COSTS	93.00	450.00	-357.00	20.7%
60910 · STAFF DISCOUNTS	21,616.63	21,600.00	16.63	100.1%
60920 · STAFF MTGS/TRNGS/EDUCATION	286.01	270.00	16.01	105.9%
609202 · MOSC BAKEHOUSE STAFF MTGS/ED	0.00	30.00	-30.00	0.0%
60930 · STAFF RECOGNITION	1,289.67	1,395.00	-105.33	92.4%
609302 · MOSC BAKEHOUSE STAFF RECOG	16.34	30.00	-13.66	54.5%
60940 · STAFF OTHER	730.80	1,050.00	-319.20	69.6%
60900 · STAFF EXPENSES - Other	0.00	0.00	0.00	0.0%
Total 60900 · STAFF EXPENSES	24,032.45	24,825.00	-792.55	96.8%
Total 60000 · PERSONNEL EXPENSES	757,369.57	812,511.39	-55,141.82	93.2%
69800 · Uncategorized Expenses	0.00	0.00	0.00	0.0%
71000 · OCCUPANCY EXPENSES				
71012 · EQUIPMENT LEASE	0.00	0.00	0.00	0.0%
71013 · INSURANCE - BLDG	1,195.68	1,185.00	10.68	100.9%
71014 · JANITORIAL SERVICES	9,255.00	9,315.00	-60.00	99.4%
71018 · JANITORIAL SUPPLIES	6,881.56	6,900.00	-18.44	99.7%
71026 · PROPERTY TAXES	7,212.78	7,212.78	0.00	100.0%
7102630 · CAMPUS PROPERTY TAX	146.61	150.00	-3.39	97.7%
71030 · RENT	39,984.90	38,016.00	1,968.90	105.2%
710302 · BAKEHOUSE RENT	5,175.00	4,800.00	375.00	107.8%
7103030 · CAMPUS RENT	2,505.00	2,505.00	0.00	100.0%
71034 · REPAIRS AND MAINTENANCE	10,875.82	16,200.00	-5,324.18	67.1%
7103420 · BAKEHOUSE REPAIRS AND MAINT	3,035.30	300.00	2,735.30	1,011.8%
7103430 · CAMPUS REPAIRS and MAINT	52.13	150.00	-97.87	34.8%
71046 · UTILITIES				
710462 · CITY WATER SEWER REFUSE	6,722.97	7,100.00	-377.03	94.7%
7104622 · BAKEHOUSE CITY UTILITIES	917.30	825.00	92.30	111.2%
710464 · ELECTRIC AND GAS	12,095.99	15,000.00	-2,904.01	80.6%
7104642 · BAKEHOUSE ELEC AND GAS	2,796.00	3,000.00	-204.00	93.2%
7104643 · CAMPUS ELECTRIC & GAS	565.83	750.00	-184.17	75.4%
710466 · CARDBOARD & OIL RECYCLING	0.00	0.00	0.00	0.0%
710468 · TELEPHONE	1,379.01	1,395.00	-15.99	98.9%

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	Apr - Jun 20	Budget	$ Over Budget	% of Budget
7104682 · BAKEHOUSE TELEPHONE	794.91	795.00	-0.09	100.0%
7104683 · CAMPUS TELEPHONE	425.88	390.00	35.88	109.2%
71046 · UTILITIES - Other	0.00	0.00	0.00	0.0%
Total 71046 · UTILITIES	25,697.89	29,255.00	-3,557.11	87.8%
71000 · OCCUPANCY EXPENSES - Other	0.00	0.00	0.00	0.0%
Total 71000 · OCCUPANCY EXPENSES	112,017.67	115,988.78	-3,971.11	96.6%
72000 · OPERATIONS EXPENSES				
72100 · ADMINISTRATIVE EXPENSES				
72108 · ON-LINE SALES FEES	4,697.19			
72101 · BAD DEBT EXPENSE	0.00	0.00	0.00	0.0%
72102 · BANK SERVICE CHARGES	807.66	1,350.00	-542.34	59.8%
72106 · CREDIT CARD SERVICE CHARGES	38,943.92	54,220.00	-15,276.08	71.8%
72110 · FINANCE CHARGES/LATE FEES	1.09	0.00	1.09	100.0%
72114 · CASH & CREDIT CARDS OVER/SHORT	-16.31	0.00	-16.31	100.0%
7211430 · CAMPUS CASH OVER/SHORT	-0.10	0.00	-0.10	100.0%
72116 · DEPRECIATION EXPENSE	33,705.00	60,000.00	-26,295.00	56.2%
72118 · INSURANCE	7,907.49	7,650.00	257.49	103.4%
72120 · INTEREST EXPENSE	5,832.06	5,867.64	-35.58	99.4%
72122 · MEMBER LOAN INTEREST EXPENSE	0.00	0.00	0.00	0.0%
72123 · PATRONAGE DIV PROCESSING COST	0.00	0.00	0.00	0.0%
72124 · TRAVEL EXPENSE	0.00	220.00	-220.00	0.0%
72126 · MEALS	0.00	500.00	-500.00	0.0%
72100 · ADMINISTRATIVE EXPENSES - Other	0.00	0.00	0.00	0.0%
Total 72100 · ADMINISTRATIVE EXPENSES	91,878.00	129,807.64	-37,929.64	70.8%
72200 · MARKETING & OUTREACH				
72208 · COMMUNITY SUPPORT	500.00	1,530.00	-1,030.00	32.7%
72212 · ADVERTISING & DIRECT MARKETING	7,834.19	7,500.00	334.19	104.5%
72216 · PUBLICATIONS	4,074.84	3,000.00	1,074.84	135.8%
72218 · OWNER SERVICES EXPENSE	652.74	1,200.00	-547.26	54.4%
72220 · EDUCATION & EVENTS	139.47	1,800.00	-1,660.53	7.7%
72221 · PARTICIPATING OWNER EXPENSES	0.00	0.00	0.00	0.0%
72224 · PROMOTIONS	993.83	4,155.00	-3,161.17	23.9%
7222420 · BAKEHOUSE PROMOTIONS	0.00	30.00	-30.00	0.0%
7222430 · CAMPUS PROMOTIONS	0.00	105.00	-105.00	0.0%
72225 · MISC MARKETING EXPENSE	0.00	30.00	-30.00	0.0%
72228 · IN-STORE MARKETING DISCOUNTS				
7222801 · ACCESS DISCOUNTS	54,297.40	45,184.00	9,113.40	120.2%
7222804 · HOUSE COUPONS	0.00	30.00	-30.00	0.0%
72228 · IN-STORE MARKETING DISCOUNTS - Other	0.00	0.00	0.00	0.0%
Total 72228 · IN-STORE MARKETING DISCOUNTS	54,297.40	45,214.00	9,083.40	120.1%
72230 · PARTIC OWNER DISCOUNTS	13,409.27	15,062.00	-1,652.73	89.0%
72240 · OWNER DISCOUNTS	3,854.58	6,024.00	-2,169.42	64.0%
72260 · MERCHANDISING	0.00	1,050.00	-1,050.00	0.0%
72200 · MARKETING & OUTREACH - Other	0.00	0.00	0.00	0.0%
Total 72200 · MARKETING & OUTREACH	85,756.32	86,700.00	-943.68	98.9%
72400 · STORE OPERATIONS				
72410 · DUES,FEES,SUBSCRIPTS&LICENSES	12,216.69	14,778.00	-2,561.31	82.7%
72414 · EQUIPMENT RENTAL	0.00	0.00	0.00	0.0%
72418 · IT EXPENSES	11,215.33	12,000.00	-784.67	93.5%
72420 · MISCELLANEOUS EXPENSES	82.62	105.00	-22.38	78.7%
72422 · PROFESSIONAL SERVICES/EXPENSES	15,005.76	13,263.00	1,742.76	113.1%
72425 · UNIFORMS	990.54	1,500.00	-509.46	66.0%
72426 · SUPPLIES	18,003.23	22,079.00	-4,075.77	81.5%
7242620 · BAKEHOUSE SUPPLIES	4,852.89	5,068.00	-215.11	95.8%
7242630 · CAMPUS SUPPLIES	328.08	825.00	-496.92	39.8%
72427 · PACKAGING	14,255.20	20,841.00	-6,585.80	68.4%
7242720 · BAKEHOUSE PACKAGING	5,545.23	6,778.00	-1,232.77	81.8%
7242730 · CAMPUS PACKAGING	0.00	291.57	-291.57	0.0%
72428 · OFFICE SUPPLIES AND POSTAGE	2,904.46	4,440.00	-1,535.54	65.4%
7242820 · BAKEHOUSE OFFICE SUPPLIES	8.83	30.00	-21.17	29.4%
7242830 · CAMPUS OFFICE SUPPLIES	0.00	30.00	-30.00	0.0%
72432 · SMALL TOOLS/EQUIP/FIXTURES	1,061.56	2,865.00	-1,803.44	37.1%
7243220 · BAKEHOUSE SMALL TOOLS	1,465.28	900.00	565.28	162.8%
7243230 · CAMPUS SMALL TOOLS	0.00	75.00	-75.00	0.0%
72438 · TAXES	961.62	1,500.00	-538.38	64.1%
72440 · VAN EXPENSES	882.23	1,350.00	-467.77	65.4%
72400 · STORE OPERATIONS - Other	0.00	0.00	0.00	0.0%
Total 72400 · STORE OPERATIONS	89,779.55	108,718.57	-18,939.02	82.6%
72000 · OPERATIONS EXPENSES - Other	0.00	0.00	0.00	0.0%
Total 72000 · OPERATIONS EXPENSES	267,413.87	325,226.21	-57,812.34	82.2%
72600 · GOVERNANCE EXPENSES				
72601 · ANNUAL MEETING & REPORT	0.00	2,500.00	-2,500.00	0.0%
72605 · CONSULTING	3,815.00	1,800.00	2,015.00	211.9%
72606 · D & O INSURANCE	624.99	627.00	-2.01	99.7%
72612 · OWNER ENGAGEMENT COMMITTEE	0.00	0.00	0.00	0.0%
72616 · ELECTIONS/VOTING	1,648.67	2,500.00	-851.33	65.9%
72620 · GENERAL BOD EXPENSES	218.10	999.00	-780.90	21.8%
72626 · GM SEARCH & HIRE	0.00	0.00	0.00	0.0%
72630 · GREEN COMMERCE COMMITTEE	0.00	0.00	0.00	0.0%
72635 · RETREATS	0.00	1,050.00	-1,050.00	0.0%
72640 · STRATEGIC PLANNING COMMITTEE	0.00	0.00	0.00	0.0%
72645 · SUSTAINABILITY COMMITTEE	0.00	0.00	0.00	0.0%
72685 · TRAININGS	199.04	0.00	199.04	100.0%
72600 · GOVERNANCE EXPENSES - Other	0.00	0.00	0.00	0.0%
Total 72600 · GOVERNANCE EXPENSES	6,505.80	9,476.00	-2,970.20	68.7%
Total Expense	1,143,306.91	1,263,202.38	-119,895.47	90.5%
Net Ordinary Income	-151,922.98	36,458.71	-188,381.69	-416.7%
Other Income/Expense				
Other Income				
80100 · OTHER INCOME				
80110 · PUBLICATIONS INCOME	800.00	750.00	50.00	106.7%
80140 · DIVIDEND INCOME				
801401 · QUALIFIED DIVIDEND	14,725.24			
Total 80140 · DIVIDEND INCOME	14,725.24			
80141 · INTEREST INCOME	1,364.59			
80150 · MISCELLANEOUS INCOME				
801501 · CLASSES	0.00	255.00	-255.00	0.0%
801505 · VENDOR BOOTHS	0.00	36.00	-36.00	0.0%
801507 · REIMBURSEMTS/EXP REFUNDS/MISC	101,881.22			
Total 80150 · MISCELLANEOUS INCOME	101,881.22	291.00	101,590.22	35,010.7%
Total 80100 · OTHER INCOME	118,771.05	1,041.00	117,730.05	11,409.3%
Total Other Income	118,771.05	1,041.00	117,730.05	11,409.3%
Net Other Income	118,771.05	1,041.00	117,730.05	11,409.3%
Net Income	**-33,151.93**	**37,499.71**	**-70,651.64**	**-88.4%**